
***NEW SUBMISSION* Revisions to Recordation Tax Rate**

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Date Tue 5/20/2025 11:22 AM

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Revisions to Recordation Tax Rate

Submission #: 4060391

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You have a new online form submission.

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Public Hearing Comment Form**Questions or More Information 240-776-6709****Name**

Emily Johnson

Address

4305 Flora Ave
Prince Frederick, MD 20678

Phone

(443) 975-6699

Email

esjohnson@firsthome.com

Are you:

Against Topic

Comment

My name is Emily Johnson, and I'm a Loan Officer with First Home Mortgage, helping homeowners in the tricounty area. I'm writing today to express my strong opposition to the proposed increase to the recordation tax — a measure that would disproportionately hurt the very people we should be working to support: first-time buyers, working-class families, and especially minority homebuyers who are already facing steep and systemic barriers to homeownership. Homeownership is one of the most powerful tools for building long-term wealth and stability, yet it is becoming increasingly out of reach for many — particularly for Black and Brown families. In Charles County, where we already have some of the highest property, transfer, and recordation taxes in the state, this proposed increase only adds to the burden. Combined with high interest rates, rising home prices, and increasing insurance costs, this tax creates yet another obstacle in a system that already feels stacked against minority buyers. For many families — particularly those who have historically been locked out of the housing market — this tax could be the tipping point between being able to purchase a home or giving up entirely. It threatens to widen the racial wealth gap and undo progress in building a more inclusive, equitable county. We say we want to create opportunity and stability for all

— but actions like this send the opposite message. This tax hike will make it harder for the next generation of homeowners, and it risks pushing out the very people who have helped build and sustain our communities. I urge you to vote no on this proposed recordation tax increase and to prioritize policies that make housing more affordable and accessible — especially for those who have been left behind for far too long. Thank you.

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Read-Only Content

Thank you,
Charles County, MD

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